

MONADNOCK COMMUNITY BANK

	CPP Disbursement Date 12/19/2008	Cert 34167	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$115	\$104	-9.7%		
Loans	\$74	\$64	-14.0%		
Construction & development	\$1	\$1	-25.2%		
Closed-end 1-4 family residential	\$29	\$25	-13.6%		
Home equity	\$7	\$7	1.1%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	2.6%		
Commercial & Industrial	\$11	\$9	-20.0%		
Commercial real estate	\$20	\$17	-13.7%		
Unused commitments	\$8	\$6	-24.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$34	\$19	-43.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$2	\$16	579.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$104	\$94	-9.7%		
Deposits	\$60	\$55	-8.4%		
Total other borrowings	\$43	\$39	-10.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$11	\$10	-10.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	8.8%	--		
Tier 1 risk based capital ratio	16.4%	16.4%	--		
Total risk based capital ratio	17.2%	17.7%	--		
Return on equity ¹	-2.5%	-14.6%	--		
Return on assets ¹	-0.2%	-1.3%	--		
Net interest margin ¹	2.5%	2.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	44.1%	47.4%	--		
Loss provision to net charge-offs (qtr)	210.0%	109.6%	--		
Net charge-offs to average loans and leases ¹	0.1%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	2.2%	0.0%	--
Closed-end 1-4 family residential	2.5%	0.0%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.6%	0.0%	0.3%	--
Commercial & Industrial	1.5%	14.7%	0.0%	1.7%	--
Commercial real estate	1.7%	5.6%	0.0%	0.4%	--
Total loans	1.7%	3.6%	0.0%	0.4%	--